

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL F WRIGHT  
DAWN C WRIGHT  
Debtor(s)

Case No. 05-58672

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/23/2006.
- 2) The plan was confirmed on 12/08/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/24/2008, 08/11/2010.
- 5) The case was completed on 01/26/2011.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,096.26.
- 10) Amount of unsecured claims discharged without payment: \$31,672.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$71,087.50
Less amount refunded to debtor	\$143.51

**NET RECEIPTS:** **\$70,943.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$491.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,609.40
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,100.40**

Attorney fees paid and disclosed by debtor: \$1,509.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/VERIZON	Unsecured	120.00	467.62	467.62	467.62	0.00
AMERICAN EXPRESS	Unsecured	NA	744.16	744.16	744.16	0.00
AMERICAN EXPRESS	Unsecured	1,314.70	1,365.54	1,365.54	1,365.54	0.00
APPLIED BANK	Unsecured	477.91	NA	NA	0.00	0.00
AT&T CABLE SERVICES	Unsecured	99.00	NA	NA	0.00	0.00
B LINE LLC	Unsecured	NA	9,212.40	9,212.40	9,212.40	0.00
BANK ONE	Secured	NA	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	181.74	2,159.92	2,159.92	2,159.92	0.00
CAPITAL ONE BANK	Unsecured	10,474.52	NA	NA	0.00	0.00
CHOICE VISA	Unsecured	1,284.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	6,284.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	181.74	NA	NA	0.00	0.00
DELL FINANCIAL SVCS	Unsecured	500.00	1,042.98	1,042.98	916.14	0.00
DIRECT MERCHANTS BANK	Unsecured	4,956.61	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,637.28	1,587.55	1,587.55	1,587.55	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,077.25	1,077.72	1,077.72	1,077.72	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,884.00	2,185.50	2,185.50	2,185.50	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,772.24	6,430.35	6,430.35	6,430.35	0.00
GLENVIEW STATE BANK	Secured	16,250.00	12,564.58	12,564.58	12,564.58	1,476.10
GLENVIEW STATE BANK	Unsecured	NA	661.04	661.04	661.04	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	153.92	153.92	153.92	0.00
INTERNAL REVENUE SERVICE	Priority	8,952.09	5,298.17	5,298.17	5,298.17	0.00
KOHL'S	Unsecured	1,165.65	1,119.96	1,119.96	1,119.96	0.00
MARSHALL FIELD & COMPANY	Unsecured	732.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	12,151.97	12,288.07	12,288.07	12,288.07	0.00
NATIONAL CITY BANK	Unsecured	3,942.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	300.00	NA	NA	0.00	0.00
SBC AMERITECH	Unsecured	86.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	2,361.52	NA	NA	0.00	0.00
STATE FINANCIAL BANK	Unsecured	168.00	NA	NA	0.00	0.00
TSYS DEBT MANAGEMENT	Unsecured	NA	695.35	695.35	695.35	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
USAA FEDERAL SAVINGS BANK	Unsecured	6,467.57	6,439.50	6,439.50	6,439.50	0.00
WFNNB	Unsecured	198.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,564.58	\$12,564.58	\$1,476.10
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,564.58</b>	<b>\$12,564.58</b>	<b>\$1,476.10</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,298.17	\$5,298.17	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,298.17</b>	<b>\$5,298.17</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$47,631.58</b>	<b>\$47,504.74</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,100.40</u>	
Disbursements to Creditors	<u>\$66,843.59</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$70,943.99</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.